

How your **funeral Top-Up** cover works

Your funeral plan

You already have top quality funeral cover

With our premium waiver, your family can keep your funeral cover without paying premiums if you died

Premium waiver

With just an extra 10% of your funeral plan premium, you can now guarantee your family's funeral insurance with our premium waiver benefit. If you (the main member) die, **your monthly funeral plan premiums will be paid for two years (24 months).**

You also get access to extra cover for your family's needs

When you buy the premium waiver, you also buy top-up cover to protect your family if you should die or become disabled. We offer you maximum choice, because you decide whether you want cover only if you were to die, or if you were to suffer an illness or injury or both.


+


PLUS

We offer you:

- **A monthly income for four years (48 months):** You get a monthly pay-out for 48 months to take care of your family's regular monthly expenses.
- **A cash lump-sum to cover your debt:** You receive a single cash pay-out to help with any expenses or to pay off debts, including store cards and other instalments.

You choose if you want to add:

 **Illness or injury cover**

 **Death cover**

AND / OR



You choose how much cover you need:

Option	If you become ill or injured	
	We will pay:	Your premium:
1	R750 per month plus R15 000 cash Total pay-out: R53 790*	R58 per month
2	R1 000 per month plus R15 000 cash Total pay-out: R66 721*	R75 per month
3	R1 500 per month plus R15 000 cash Total pay-out: R92 582*	R95 per month



You choose how much cover you need:

Option	If you die	
	We will pay:	Your premium:
4	R750 per month plus R15 000 cash Total pay-out: R53 790*	R128 per month
5	R1 000 per month plus R15 000 cash Total pay-out: R66 721*	R160 per month
6	R1 500 per month plus R15 000 cash Total pay-out: R92 582*	R225 per month

Your cover includes 5% annual growth. On each of these options, your income cover and your premiums will grow at 5% every year. Your lump-sum premiums will grow at 5% yearly but your cover remains at the same level. Disability cover ends at age 65; death cover is whole of life. The illness or injury cover pays out if you have one of the conditions on our defined list (see application form for details).